

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Yvonne E McNair

Debtor(s)

Case No. 09 B 29279

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2009.
- 2) The plan was confirmed on 09/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/08/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/22/2010, 09/14/2010, 03/17/2011, 07/13/2011, 07/11/2012, 08/29/2013, 02/13/2014.
- 5) The case was Dismissed on 02/24/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,803.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$29,803.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,459.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,959.64

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	NA	325.92	325.92	16.22	0.00
Asset Acceptance	Unsecured	NA	202.05	202.05	10.05	0.00
Asset Acceptance	Unsecured	NA	3,534.23	3,534.23	175.87	0.00
AT&T	Unsecured	80.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	348.00	NA	NA	0.00	0.00
Bank Of America	Unsecured	839.00	NA	NA	0.00	0.00
Bank One	Unsecured	68.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	4,103.00	7,374.98	7,374.98	367.00	0.00
Commonwealth Edison	Unsecured	330.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	2,358.00	2,358.66	2,358.66	117.37	0.00
Direct TV	Unsecured	525.00	NA	NA	0.00	0.00
First Community Management	Unsecured	3,400.00	10,899.00	10,899.00	542.36	0.00
Harpeet Chawla	Unsecured	4,485.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	1,972.20	1,972.20	98.14	0.00
Internal Revenue Service	Priority	3,000.00	1,031.53	1,031.53	1,031.53	0.00
Jay K Levy	Secured	19,365.00	26,375.36	19,365.00	19,365.00	2,361.20
Ludlow Acceptance	Unsecured	NA	7,010.36	7,010.36	348.85	0.00
NCO Financial Systems	Unsecured	513.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	323.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	336.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,057.00	1,072.81	1,072.81	53.39	0.00
Professional Account Management	Unsecured	89.00	NA	NA	0.00	0.00
Receivables Management Inc	Unsecured	1,320.00	1,560.00	1,560.00	77.63	0.00
RJM Acquisitions LLC	Unsecured	NA	113.59	113.59	5.65	0.00
Second Round LP	Unsecured	102.00	102.40	102.40	5.10	0.00
TCF Bank	Unsecured	1,953.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	89.00	NA	NA	0.00	0.00
United Collection Bureau Inc	Unsecured	171.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	5,400.00	5,385.64	5,385.64	268.00	0.00
West Suburban Bank	Unsecured	2,508.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,365.00	\$19,365.00	\$2,361.20
TOTAL SECURED:	\$19,365.00	\$19,365.00	\$2,361.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,031.53	\$1,031.53	\$0.00
TOTAL PRIORITY:	\$1,031.53	\$1,031.53	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,911.84	\$2,085.63	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,959.64</u>	
Disbursements to Creditors	<u>\$24,843.36</u>	
TOTAL DISBURSEMENTS :		<u>\$29,803.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/30/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.